



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

REPORT
on business performance of the insurance undertakings
for the period 1.1-31.3.2017



Skopje, 2017

Remark: The data is obtained from the insurance undertakings through regularly reporting according to the article 104 from the Insurance Supervision Law (“Official Gazette” no. 27/02, 84/02, 98/02, 33/04, 88/05, 79/07, 8/08, 88/08, 56/09, 67/10, 44/11, 188/13, 43/14, 112/14, 153/15, 192/15 and 23/16).

The management is responsible for fair presentation and accurate data.

Exchange rate on 31.03.2017: 1 EUR = 61. 6939 MKD

Contents:

1. **Gross written premium** (insurance undertakings; classes of insurance)
2. **Structure of the gross written premium** (insurance undertakings; classes of insurance)
3. **Gross written premium and distribution** (insurance undertakings)
4. **Gross written premium and distribution** (classes of insurance)
5. **Number of contracts** (insurance undertakings; classes of insurance)
6. **Gross claims settled** (insurance undertakings; classes of insurance)
7. **Number of claims settled** (insurance undertakings; classes of insurance)
8. **Claims structure** (insurance undertakings)
9. **Expenses** (insurance undertakings)
10. **Structure of the shareholder's capital** (insurance undertakings)
11. **Technical provisions** (insurance undertakings)
12. **Capital and Solvency Margin** (insurance undertakings)
13. **Statistical data for non- life** (insurance undertakings)

Table 1. Gross Written Premium

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No.	Class of Insurnace	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insur. Policy	Albsig	Croacija	Total
1	01. Accident	25.845	41.990	20.375	12.592	44.623	11.392	3.837	9.603	15.992	3.044	32.578	221.871
2	02. Health	0	6.075	275	0	7.896	260	0	494	24	0	0	15.024
3	03. Motor vehicles (casco)	22.753	44.587	28.404	11.545	27.057	11.885	1.352	12.548	17.724	2.144	12.990	192.989
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	18.068	0	0	656	0	0	0	0	0	0	18.724
6	06. Vessels (casco)	0	0	17	0	0	0	0	0	0	0	0	17
7	07. Cargo	7.406	3.624	873	2.640	578	1.938	0	2.561	101	0	133	19.854
8	08. Property, fire and nat.forces	44.325	25.790	15.263	4.243	42.327	2.401	1.407	8.311	10.889	1.231	4.527	160.714
9	09. Property, other	66.940	59.957	19.684	8.369	16.708	93.108	435	90.060	14.832	1.807	3.903	375.803
10	10. MTPL (total)	60.923	120.278	87.288	75.124	83.787	90.059	43.961	83.209	88.495	49.473	52.745	835.342
11	11.Aircraft's liability	0	2.581	0	0	416	3	0	0	44	0	0	3.044
12	12. Vessel's liability	0	21	7	5	14	1	0	0	21	0	0	69
13	13. General liability	14.964	11.021	6.181	3.612	21.047	5.102	229	10.154	2.402	772	626	76.110
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	9	36	16	12	0	2	0	0	96	0	0	171
16	16. Financial losses	921	9.459	1.246	287	126	0	0	1.091	0	0	0	13.130
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	2.844	5.860	5.351	2.414	5.483	3.118	1.042	3.288	2.727	1.159	1.740	35.026
19	Total	246.930	349.347	184.980	120.843	250.718	219.269	52.263	221.319	153.347	59.630	109.242	1.967.888

Class of Insurance	life				Total
	Croatia	Grawe	Winner	Uniqa	
20 19. Life assurance	117.615	94.270	27.131	16.056	255.072
21 21. Unit- linked	1.843	0	19.255	0	21.098
22 Total	119.458	94.270	46.386	16.056	276.170

Total: 2.244.058

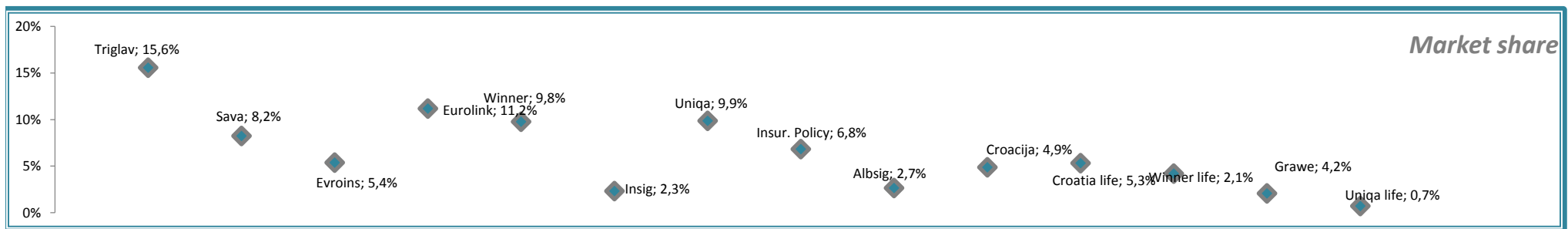


Table 2. Premium structure, by insurance undertakings

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	Total(nonlife)	1.967.888	611.097	1.426.455	541.433
2	Makedonija	246.930	105.677	168.769	78.161
3	Triglav	349.347	98.317	252.660	96.687
4	Sava	184.980	34.570	145.626	39.354
5	Evroins	120.843	10.568	87.408	33.435
6	Eurolink	250.718	72.900	199.578	51.140
7	Winner	219.269	145.300	159.948	59.321
8	Eurosig	52.263	6.673	37.259	15.004
9	Uniqa	221.319	79.445	159.442	61.877
10	Insurance Policy	153.347	35.191	110.479	42.868
11	Albsig	59.630	10.932	44.723	14.907
12	Croatia	109.242	11.524	60.563	48.679
13	Total(life)	276.170	15.394	220.012	56.158
14	Croatia	119.458	0	94.190	25.268
15	Grawe	94.270	9.395	74.040	20.230
16	Winner	46.386	5.999	38.552	7.834
17	Uniqa	16.056	0	13.230	2.826
18	Total	2.244.058	626.491	1.646.467	597.591

Table 3. Premium structure, by lines of business

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No.	Line of business	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	01. Accident	221.871	22.615	149.986	71.885
2	02. Health	15.024	1.550	11.765	3.259
3	03. Motor vehicles (casco)	192.989	17.557	137.216	55.773
4	04. Railway vehicles (casco)	0	0	0	0
5	05. Aircrafts (casco)	18.724	16.253	15.563	3.161
6	06. Vessels (casco)	17	25	13	4
7	07. Cargo	19.854	7.265	13.822	6.032
8	08. Property, fire and nat.forces	160.714	107.199	112.719	47.995
9	09. Property, other	375.803	222.293	266.011	109.792
10	10. MTPL (total)	835.342	161.645	628.157	207.185
11	11. Aircraft's liability	3.044	1.448	2.500	544
12	12. Vessel's liability	69	108	53	16
13	13. General liability	76.110	43.618	57.064	19.046
14	14. Credit	0	0	0	0
15	15. Suretyship	171	0	120	51
16	16. Financial losses	13.130	8.608	10.170	2.960
17	17. Legal expenses	0	0	0	0
18	18. Tourists assistance	35.026	913	21.296	13.730
19	19. Life assurance	255.072	15.394	201.381	53.691
20	21. Unit- linked	21.098	0	18.631	2.467
21	TOTAL	2.244.058	626.491	1.646.467	597.591

Table 4. Number of contracts concluded (policies)

No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	7.454	11.789	18.421	6.891	9.753	10.545	4.738	8.293	10.132	4.308	6.180	98.504
2	02. Health	0	638	3	0	61	6	0	21	5	0	0	734
3	03. Motor vehicles (casco)	796	1.818	1.593	1.935	1.135	613	122	610	1.166	111	587	10.486
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	6	0	0	1	0	0	0	0	0	0	7
6	06. Vessels (casco)	0	0	1	0	0	0	0	0	1	0	0	2
7	07. Cargo	142	177	60	130	101	77	0	40	7	0	19	753
8	08. Property, fire and nat.forces	3.501	3.823	3.655	1.238	3.785	1.330	267	1.166	1.696	223	968	21.652
9	09. Property, other	3.749	4.246	4.937	590	2.928	1.517	62	443	829	89	504	19.894
10	10. MTPL (total)	10.577	20.213	14.857	13.572	15.061	16.353	8.087	14.999	15.533	9.409	9.934	148.595
11	11.Aircraft's liability	0	6	0	0	1	1	0	0	6	0	0	14
12	12. Vessel's liability	0	3	5	1	4	1	0	0	7	0	0	21
13	13. General liability	1.048	1.353	1.398	1.237	3.147	1.503	44	248	648	69	292	10.987
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	3	10	4	4	0	1	0	0	52	0	0	74
16	16. Financial losses	8	5	16	20	504	0	0	5	0	0	0	558
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	2.878	6.776	9.823	3.770	13.015	4.347	3.756	6.825	5.181	3.559	3.480	63.410
19	Total	18.529	34.773	40.255	21.240	33.533	24.096	12.310	24.199	24.232	13.413	15.741	262.321

No.	Class of insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	2.275	476	252	130	7.210
21	21. Unit- linked	2	0	387	0	1.046
22	Total	2.277	476	639	130	3.522

Total:	265.843
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Table 5. Gross claims paid (liquidated)

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No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	13.542	21.938	6.268	4.937	22.320	9.036	798	5.057	10.107	1.720	7.150	102.873
2	02. Health	0	502	188	0	446	39	0	325	31	0	0	1.531
3	03. Motor vehicles (casco)	10.903	27.357	16.109	4.387	12.155	12.646	1.172	9.487	16.057	1.808	6.942	119.023
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0
6	06. Vessels (casco)	0	0	0	0	0	0	0	0	0	0	0	0
7	07. Cargo	244	0	0	9	6	23	0	116	0	0	0	398
8	08. Property, fire and nat.forces	4.388	403	2.519	3.237	10.941	1.937	108	695	355	266	277	25.126
9	09. Property, other	13.709	8.964	5.063	823	2.276	8.453	543	1.590	3.779	210	1.696	47.106
10	10. MTPL (total)	22.562	61.704	40.865	42.889	41.113	45.845	24.784	52.020	34.308	30.341	26.148	422.579
11	11. Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	212	95	25.782	58	236	0	0	3	361	15	0	26.762
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	0	0	0	0	0	0	0	0	0	0	0	0
16	16. Financial losses	5	0	0	0	0	0	0	0	0	0	0	5
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Tourists assistance	1.902	767	2.364	1.323	1.846	442	121	281	1.425	260	364	11.095
19	Total	67.467	121.730	99.158	57.663	91.339	78.421	27.526	69.574	66.423	34.620	42.577	756.498

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	21.823	19.463	10.720	1.107	53.113
21	21. Unit- linked	0	0	0	0	0
22	Total	21.823	19.463	10.720	1.107	53.113

Total:	809.611
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Table 6. Number of claims liquidated

No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	349	486	179	80	272	164	35	94	78	23	127	1.887
2	02. Health	0	97	1	0	28	2	0	48	1	0	0	177
3	03. Motor vehicles (casco)	188	391	328	136	251	307	25	138	199	20	88	2.071
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0
6	06. Vessels (casco)	0	0	0	0	0	0	0	0	0	0	0	0
7	07. Cargo	3	0	0	4	2	1	0	3	0	0	0	13
8	08. Property, fire and nat.forces	20	13	40	32	114	17	7	12	19	3	8	285
9	09. Property, other	491	379	154	40	62	86	17	140	124	6	54	1.553
10	10. MTPL (total)	466	1.012	630	487	763	778	403	956	711	400	515	7.121
11	11.Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	19	7	10	1	12	0	0	1	13	1	0	64
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	0	0	0	0	0	0	0	0	0	0	0	0
16	16. Financial losses	11	0	0	0	0	0	0	0	0	0	0	11
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	86	101	121	39	172	11	11	11	129	4	30	715
19	Total	1.633	2.486	1.463	819	1.676	1.366	498	1.403	1.274	457	822	13.897

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	324	114	28	31	497
21	21. Unit- linked	0	0	7	0	7
22	Total	324	114	35	31	504

Total:	14.401
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Table 7. Claims structure

No.	Insurance undertaking	Number of unsettled claims at the beginning of the period	Number of reported and reopened claims	Number of liquidated claims	Number of rejected claims	Number of unsettled claims at the end of the period	Number of claims in litigation (part of the previous column)
1	Total(nonlife)	17.345	16.919	13.897	2.570	17.787	2.333
2	Makedonija	1.225	1.925	1.633	261	1.256	210
3	Triglav	1.785	2.967	2.486	394	1.862	232
4	Sava	2.006	1.940	1.463	378	2.105	189
5	Evroins	1.428	1.294	819	166	1.737	268
6	Eurolink	2.179	1.788	1.676	235	2.056	195
7	Winner	498	1.665	1.366	272	525	189
8	Eurosig	938	419	498	28	831	119
9	Uniqa	2.762	1.600	1.403	290	2.669	275
10	Insurance Policy	1.893	1.566	1.274	280	1.905	240
11	Albsig	1.529	757	457	99	1.730	243
12	Croatia	1.102	998	822	167	1.111	173
13	Total(life)	364	604	504	71	393	12
14	Croatia	106	377	324	48	111	4
15	Grawe	243	130	114	14	245	6
16	Winner	8	51	35	5	19	2
17	Uniqa	7	46	31	4	18	0
18	Total	17.709	17.523	14.401	2.641	18.180	2.345

Table 8. Expenses

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No.	Insurance Undertaking	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
1	Total(non-life)	342.638	144.274	364.893
2	Makedonija	47.444	33.347	38.597
3	Triglav	51.193	14.778	64.870
4	Sava	32.169	13.537	43.721
5	Evroins	22.902	11.230	27.816
6	Eurolink	52.790	9.139	40.845
7	Winner	24.972	11.960	28.707
8	Eurosig	16.362	6.803	20.232
9	Uniqa	27.007	18.034	34.459
10	Insurance Policy	30.428	8.012	24.162
11	Albsig	16.904	7.395	22.978
12	Croatia	20.467	10.039	18.506
13	Total(life)	29.872	56.416	14.280
14	Croatia	8.801	17.509	7.845
15	Grawe	7.290	20.292	3.752
16	Winner	9.833	13.844	1.400
17	Uniqa	3.948	4.771	1.283
18	Total	372.510	200.690	379.173

Table 9. Structure of the paid in capital

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	non-life											nonlife Total	life				life Total	Total
	Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insur. Policy	Albsig	Croatia		Croatia	Grawe	Winner	Uniqa		
Foreign legal entities	1.669.113	272.465	570.622	401.422	394.841	497.746	370.163	370.187	16.488	370.163	401.010	5.334.220	342.401	370.163	407.180	431.857	1.551.601	6.885.821
Foreign natural persons	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic legal entities	0	0	0	0	0	0	0	0	0	0	0	0	27.762	0	0	0	27.762	27.762
Domestic natural persons	108.490	98.834	46.687	31.859	0	0	0	0	354.787	0	0	640.657	0	0	0	0	0	640.657
State	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1.777.603	371.299	617.309	433.281	394.841	497.746	370.163	370.187	371.275	370.163	401.010	5.974.877	370.163	370.163	407.180	431.857	1.579.363	7.554.240

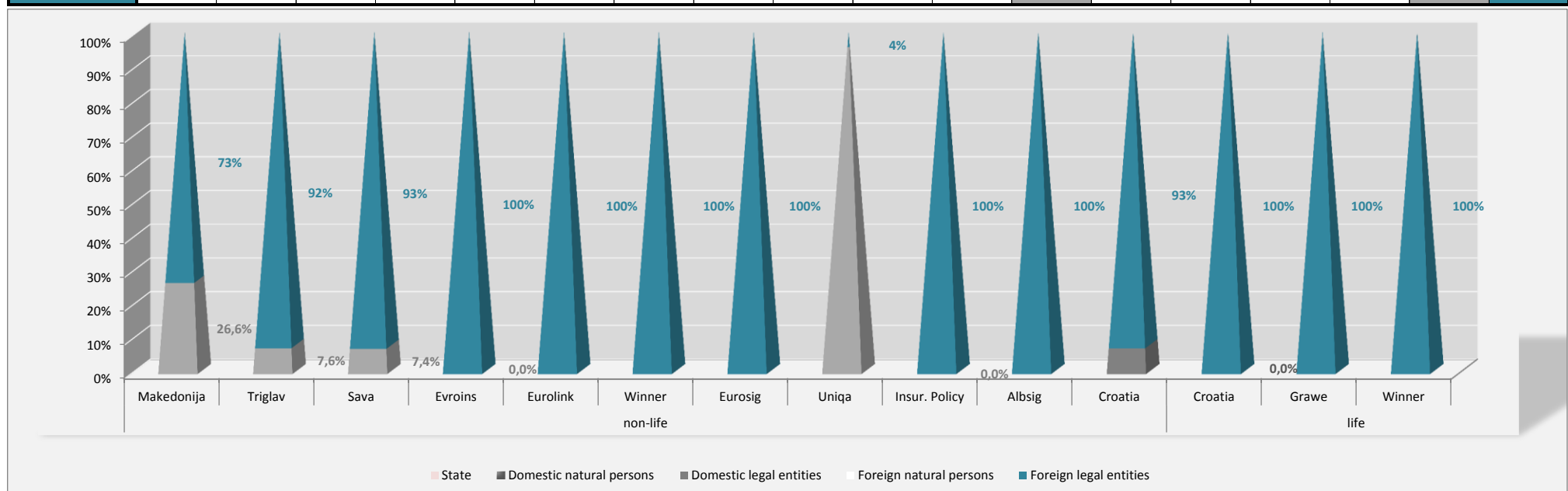


Table 10. Gross technical provisions

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No.	Insurance Undertaking	Unearned premium provisions	Bonuses and rebates provisions	Claims provisions			Equilization provision	Mathematical provision	Other technical provisions	Total
				Reported claims	IBNR	Total claims provisions				
1	Total (non-life)	3.450.499	62.062	2.239.463	1.421.922	3.760.333	0	0	31.569	7.304.463
2	Makedonija	386.630	3.833	206.327	125.439	336.743	0	0	0	727.206
3	Triglav	591.520	16.023	375.891	259.696	696.857	0	0	7.362	1.311.762
4	Sava	345.979	2.685	342.452	152.041	501.911	0	0	0	850.575
5	Evroins	234.477	4.285	136.427	117.527	255.605	0	0	6.943	501.310
6	Eurolink	446.158	26.084	233.708	115.534	351.626	0	0	0	823.868
7	Winner	358.919	2.862	180.315	160.322	347.577	0	0	3.154	712.512
8	Eurosig	100.624	0	67.669	54.185	123.309	0	0	0	223.933
9	Uniqa	357.878	0	244.929	130.092	380.021	0	0	0	737.899
10	Insurance Policy	289.820	6.020	233.188	183.639	421.884	0	0	12.797	730.521
11	Albsig	140.434	0	120.020	43.117	164.674	0	0	0	305.108
12	Croatia	198.060	270	98.537	80.330	180.126	0	0	1313	379.769
13	Total (life)	29.222	111.764	31.450	21.395	54.748	0	3.470.427	0	3.666.161
14	Croatia	7.991	0	3.961	2.378	6422	0	1.515.505	0	1.529.918
15	Grawe	16.003	111.764	21.143	13.897	36.091	0	1.469.898	0	1.633.756
16	Winner	3.617	0	6.154	5.097	11984	0	296.826	0	312.427
17	Uniqa	1.611	0	192	23	251	0	188.198	0	190.060
18	Total	3.479.721	173.826	2.270.913	1.443.317	3.815.081	0	3.470.427	31.569	10.970.624

Table 11. Net technical provisions

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No.	Insurance Undertaking	Unearned premium provisions	Bonuses and rebates provisions	Claims provisions			Equilization provision	Mathematical provision	Other technical provisions	Total
				Reported claims provisions	IBNR	Total claims provisions				
1	Total (non-life)	2.697.388	59.169	1.814.985	1.260.855	3.174.788	0	0	31.569	5.962.914
2	Makedonija	241.425	3.833	125.882	79.591	210.450	0	0	0	455.708
3	Triglav	482.322	13.130	300.467	259.696	621.433	0	0	7.362	1.124.247
4	Sava	309.473	2.685	262.708	148.648	418.774	0	0	0	730.932
5	Evroins	209.180	4.285	128.908	114.789	245.348	0	0	6.943	465.756
6	Eurolink	343.334	26.084	207.512	100.518	310.414	0	0	0	679.832
7	Winner	183.805	2.862	92.251	78.621	177.812	0	0	3.154	367.633
8	Eurosig	95.417	0	67.669	54.185	123.309	0	0	0	218.726
9	Uniqa	273.110	0	214.041	130.092	349.133	0	0	0	622.243
10	Insurance Policy	244.902	6.020	197.608	171.268	373.933	0	0	12.797	637.652
11	Albsig	132.175	0	120.020	43.117	164.674	0	0	0	296.849
12	Croatia	182.245	270	97.919	80.330	179.508	0	0	1313	363.336
13	Total (life)	23.741	111.764	24.007	15.457	41.367	0	3.450.316	0	3.627.188
14	Croatia	7.442	0	3.961	2.378	6.422	0	1.515.505	0	1.529.369
15	Grawe	11.286	111.764	14.355	7.959	23.365	0	1.464.428	0	1.610.843
16	Winner	3.402	0	5.499	5.097	11.329	0	282.185	0	296.916
17	Uniqa	1.611	0	192	23	251	0	188.198	0	190.060
18	Total	2.721.129	170.933	1.838.992	1.276.312	3.216.155	0	3.450.316	31.569	9.590.102

Table 12. Capital and Solvency Margin

000 mkd

	non-life											non-life Total	life				life Total	Total
	Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insur. Policy	Albsig	Croatia		Croatia	Grawe	Winner	Uniqa		
Total capital	1.455.735	688.697	301.954	198.704	454.012	340.711	189.094	354.547	392.784	186.967	246.961	4.810.166	308.561	320.325	226.675	185.141	1.040.702	5.850.868
Solvency margin	109.865	208.803	121.799	89.683	126.447	71.724	37.724	124.547	105.510	57.784	71.364	1.125.250	86.666	105.011	24.019	12.684	228.380	1.353.630

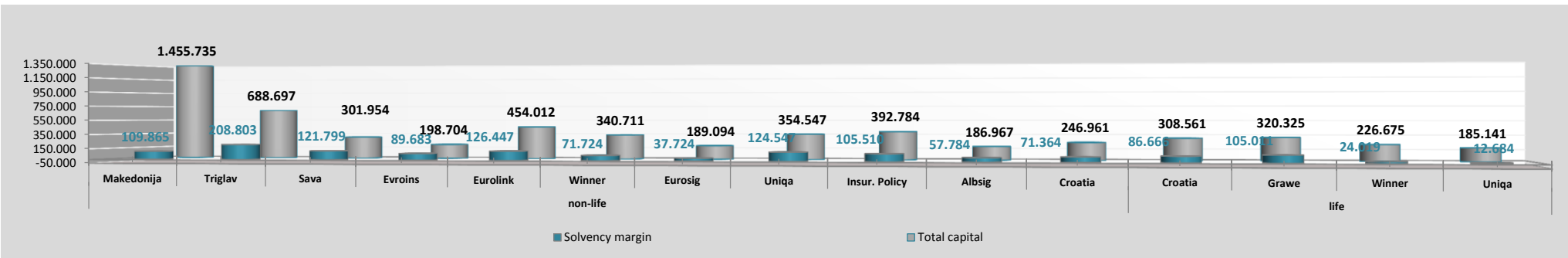


Table 13. Statistical data for non- life insurance undertakings

000 mkd

		Premium			Claims			
		Number of contracts concluded	Gross written premium	Gross unearned premium provisions	Number of claims liquidated	Gross claims paid (liquidated)	Number of claims reserved	Gross RBNS provisions
		100	101	102	200	201	202	203
CLASS 01 - Accident insurance	01	98.504	221.871	296.537	1.887	102.873	1.983	81.211
Accident insurance in and outside of regular business	0101	13.595	152.166,47	221.210,15	1.201	57.954,30	1.407	67.727,79
Accident insurance in motor vehicles and while performing specific activities	0102	82.255	23.331,99	47.646,72	40	1.151,00	78	1.802,11
Accident insurance of pupils, students and young peoples	0103	151	1.004,09	8.043,60	364	3.790,26	411	5.319,67
Accident insurance of guests, visitors to events, travelers and tourists	0104	17	941,59	1.422,76	2	32	0	0
Accident insurance of customers, subscribers and other users of public services	0105	0	0	2	1	9	1	1
Other special accident insurance	0106	89	463,68	573,58	3	25,37	14	117,74
Compulsory accident insurance of passengers in public traffic	0107	1.429	3.865,99	8.501,88	2	94	30	1.047,00
Accident insurance of managers	0108	155	39.076,03	8.144,89	120	31.965,00	6	1.161,00
Other accident insurance	0199	813	1.021,00	991	154	7.852,00	36	4.035,00
Class 02 - Health insurance	02	734	15.024	17.169	177	1.531	66	790
Supplementary health insurance according to the Law on voluntary health insurance	0201	6	295,23	40	2	36	1	7,5
Private health insurance according to the Law on voluntary health insurance	0202	721	14.343,04	16.699,09	174	1.461,25	65	782
Other voluntary health insurance	0299	7	386	430	1	34	0	0
CLASS 03 - Insurance of motor vehicles (casco)	03	10.486	192.989	378.967	2.071	119.023	2.120	136.905
Casco insurance of motor vehicles on their own power	0301	8.606	187.942,12	364.689,44	1.895	113.184,11	1.958	132.293,28
Other insurance of motor vehicles (casco)	0399	1.880	5.047,34	14.277,48	176	5.838,64	162	4.612,00
CLASS 04 - Insurance of railway rolling stock vehicles (casco)	04	0	0	49	0	0	0	0
Insurance of railway rolling stock vehicles (casco)	0401	0	0	49	0	0	0	0
Other insurance of railway rolling stock vehicles (casco)	0499	0	0	0	0	0	0	0
CLASS 05 - Insurance of aircrafts (casco)	05	7	18.724	17.798	0	0	0	0
Insurance of aircrafts (casco)	0501	7	18.724,00	17.798,00	0	0	0	0
Other insurance of aircrafts (casco)	0599	0	0	0	0	0	0	0
CLASS 06 - Insurance of vessels (casco)	06	2	17	278	0	0	2	5.500
Insurance of vessels (casco)	0601	2	16,83	276,53	0	0	2	5.500,00
Other insurance of vessels (casco)	0699	0	0	1	0	0	0	0
CLASS 07 - Insurance of goods in transportation (cargo)	07	753	19.854	12.708	13	398	16	1.847

Insurance of goods in international transportation (cargo)	0701	642	11.766,99	8.672,59	10	158	10	1.574,00
Insurance of goods in domestic transportation (cargo)	0702	86	4.375,17	3.958,42	3	240	6	273
Other insurance of goods in transportation (cargo)	0799	25	3.712,00	77	0	0	0	0
CLASS 08 - Property insurance against fire and natural forces	08	21.652	160.714	247.558	285	25.126	524	87.534
Property insurance of natural persons	0801	16.609	23.148	45.078	167	6.795	175	8.719
Insurance of crops and fruit	080101	272	1.212,25	2.804,74	1	1	1	5
Insurance of animals	080102	6	67,13	61,6	0	0	0	0
Construction and erection insurance	080103	3	89,12	227,39	0	0	3	43
Insurance of buildings and/or their contents (except 080105)	080104	5.949	9.714,68	18.580,26	38	1.157,05	61	5.048,00
Household insurance	080105	10.289	11.670,94	22.862,66	127	5.633,84	106	3.592,10
Other property insurance of natural persons	080199	90	394	541	1	3	4	31
Property insurance of legal entities	0802	5.043	137.566	202.480	118	18.331	349	78.815
Insurance of crops and fruit	080201	18	54,63	92,59	0	0	0	0
Insurance of animals	080202	6	86,45	98,07	0	0	0	0
Construction and erection insurance	080203	46	2.042,26	12.747,63	1	711	0	0
Insurance of buildings and/or their contents (except 080205 and 080206)	080204	4.830	86.896,11	142.245,53	93	6.975,44	300	37.816,42
Property insurance of power companies	080205	26	17.136,08	15.543,12	1	360	10	32.935,00
Property insurance of telecommunication companies	080206	0	0	0	0	0	0	0
Other property insurance of legal entities	080299	117	31.350,26	31.753,50	23	10.285,00	39	8.063,96
CLASS 09 - Other property insurance	09	19.894	375.803	515.121	1.553	47.106	1.629	201.666
Property insurance of natural entities	0901	14.407	55.835	84.251	372	11.769	611	12.205
Insurance of crops and fruit	090101	267	28.012,18	29.836,74	8	2.616,00	14	855
Insurance of animals	090102	8	651,13	615,42	2	173	3	109,3
Construction and erection insurance	090103	4	100,95	657,42	0	0	0	0
Insurance of buildings and/or their contents (except 090105)	090104	3.885	3.459,38	7.443,05	35	560,21	37	993,6
Household insurance	090105	10.194	21.490,60	42.922,76	321	8.350,45	242	6.520,38
Other property insurance of natural persons	090199	49	2.121,00	2.776,00	6	69	315	3.727,00
Property insurance of legal entities	0902	5.487	319.968	430.870	1.181	35.337	1.018	189.461
Insurance of crops and fruit	090201	19	3.304,73	4.415,41	0	0	2	3.000,00
Insurance of animals	090202	10	1.736,04	2.122,63	75	1.584,92	11	522,85
Construction and erection insurance	090203	67	7.105,20	52.526,06	1	966	11	29.360,00
Insurance of buildings and/or their contents (except 090205 and 090206)	090204	4.987	116.727,93	182.881,43	909	26.012,61	813	46.343,02
Property insurance of power companies	090205	40	90.003,87	90.584,86	6	1.174,06	40	84.083,00
Property insurance of telecommunication companies	090206	0	0	0	0	0	0	0
Other property insurance of legal entities	090299	364	101.090,69	98.339,45	190	5.599,00	141	26.151,70
CLASS 08+09 - Property insurance	89	25.123	536.517	762.679	1.838	72.232	2.153	289.200
Property insurance of natural persons	8901	18.065	78.983	129.329	539	18.564	786	20.924
Insurance of crops and fruit	890101	272	29.224,43	32.641,48	9	2.617,00	15	860
Insurance of animals	890102	8	718,26	677,02	2	173	3	109,3

Construction and erection insurance	890103	5	190,07	884,81	0	0	3	43
Insurance of buildings and/or their contents (except 890105)	890104	7.291	13.174,06	26.023,31	73	1.717,26	98	6.041,60
Household insurance	890105	10.350	33.161,54	65.785,42	448	13.984,29	348	10.112,48
Other property insurance of natural persons	890199	139	2.515,00	3.317,00	7	72	319	3.758,00
Property insurance of legal entities	8902	7.058	457.534	633.350	1.299	53.668	1.367	268.276
Insurance of crops and fruit	890201	19	3.359,36	4.508,00	0	0	2	3.000,00
Insurance of animals	890202	10	1.822,49	2.220,70	75	1.584,92	11	522,85
Construction and erection insurance	890203	74	9.147,46	65.273,69	2	1.677,00	11	29.360,00
Insurance of buildings and/or their contents (except 890205 and 890206)	890204	6.510	203.624,04	325.126,96	1.002	32.988,05	1.113	84.159,44
Property insurance of power companies	890205	53	107.139,95	106.127,98	7	1.534,06	50	117.018,00
Property insurance of telecommunication companies	890206	0	0	0	0	0	0	0
Other property insurance of legal entities	890299	392	132.440,95	130.092,95	213	15.884,00	180	34.215,66
CLASS 10 - Motor third party liability insurance	10	148.595	835.342	1.789.579	7.121	422.579	10.647	1.578.748
Domestic compulsory motor third party liability insurance (CMTPL)	1001	112.427	632.805	1.403.071	6.699	355.205	9.378	1.162.747
Passenger vehicles	100101	93.623	492.510,60	1.103.109,45	5.741	314.505,52	7.935	989.748,17
Heavy vehicles	100102	10.349	111.927,59	244.265,77	763	30.396,00	1.058	110.421,99
Buses	100103	1.005	18.184,14	35.184,41	106	5.190,82	209	41.091,27
Towing vehicles	100104	992	839,71	1.894,76	16	680,64	16	1.026,86
Special vehicles	100105	189	506,24	992,13	12	271,45	30	3.690,00
Motorcycles and scooters	100106	3.186	6.537,38	13.129,43	26	2.284,60	73	10.269,00
Trailers	100107	2.532	801,53	1.610,55	3	843	24	4.162,00
Operating motor vehicles	100108	397	1.369,68	2.793,10	31	1.025,22	33	2.338,00
Vehicles during test drives and staying in stores	100109	0	0	0	0	0	0	0
Vehicle during upgrading of its own axis (peer ACS)	100110	0	0	0	0	0	0	0
Motor vehicles with test plates	100111	138	24	1	0	0	0	0
Vehicle during the repair in motor car repair stations and workshops for washing and lubrication	100112	0	0	0	0	0	0	0
Vehicles with special license plates that are in circulation on the territory of Macedonia	100113	16	104	90	1	8	0	0
Green card (GC)	1002	33.354	172.989	348.857	389	62.700	1.170	390.262
Passenger vehicles	100201	28.833	125.634,58	258.227,79	167	26.071,51	458	141.461,16
Heavy vehicles	100202	2.064	32.300,68	63.891,37	196	30.053,65	577	192.306,76
Buses	100203	375	4.892,11	7.368,68	17	4.894,62	71	39.801,00
Towing vehicles	100204	8	91,96	187,63	1	391	8	1.049,00
Special vehicles	100205	18	96,07	148	0	0	0	0
Motorcycles and scooters	100206	198	360,6	635,91	0	0	0	0

Trailers	100207	1.854	9.589,84	18.368,70	8	1.289,00	56	15.643,84
Operating motor vehicles	100208	4	23	29,14	0	0	0	0
Border insurance (BI)	1003	1.998	7.476	1.962	4	420	20	8.682
Passenger cars	100301	1.748	6.132,15	1.710,85	4	420	20	8.682,00
Heavy vehicles	100302	57	723,15	12	0	0	0	0
Buses	100303	12	207	2	0	0	0	0
Towing vehicles	100304	9	16	4	0	0	0	0
Special vehicles	100305	10	61	0	0	0	0	0
Motorcycles and scooters	100306	5	11,15	3	0	0	0	0
Trailers	100307	154	264,97	159,61	0	0	0	0
Operating motor vehicles	100308	3	61	71	0	0	0	0
Voluntary motor third party liability insurance	1004	0	0	0	0	0	0	0
Carrier's liability insurance	1005	816	22.072,38	35.688,72	29	4.254,04	79	17.057,10
Other motor third party liability insurance	1099	0	0	0	0	0	0	0
CLASS 11 - Aircraft third party liability insurance	11	14	3.044	3.663	0	0	4	13.756
Compulsory aircraft third party liability insurance	1101	14	3.044,00	3.663,00	0	0	4	13.756,00
Carrier's liability insurance	1102	0	0	0	0	0	0	0
Other aircraft third party liability insurance	1199	0	0	0	0	0	0	0
CLASS 12 - Vessel third party liability insurance	12	21	69	649	0	0	0	0
Compulsory vessel third party liability insurance	1201	21	69,24	649,03	0	0	0	0
Carrier's liability insurance	1202	0	0	0	0	0	0	0
Other vessel third party liability insurance	1299	0	0	0	0	0	0	0
CLASS 13 - General liability insurance	13	10.987	76.110	109.187	64	26.762	155	110.004
Liability insurance of contractors on construction and erection works	1301	48	2.476,45	6.477,03	0	0	1	1.060,00
Liability insurance of households	1302	7.900	2.465,89	4.220,37	23	181,4	31	425
Liability insurance in film industry	1303	0	0	0	0	0	0	0
Liability insurance in rail traffic	1304	0	0	0	0	0	0	0
Liability insurance of producers, vendors and suppliers	1305	20	1.106,00	1.713,00	0	0	0	0
Other general liability insurance	1306	749	41.204,74	56.118,98	27	26.134,22	70	96.430,47

Liability insurance of designers	1307	31	430,41	616,2	0	0	0	0
Liability insurance of lawyers	1308	232	1.128,36	1.977,14	0	0	1	30
Liability insurance of notaries	1309	118	1.867,18	2.327,49	0	0	1	2.950,00
Liability insurance of audit companies	1310	23	648,99	748,08	0	0	0	0
Liability insurance of insurance brokerage companies and insurance agencies	1311	11	522	794	0	0	0	0
Liability insurance of trustees	1312	13	350,77	551,7	0	0	1	10
Liability insurance of forwarding agents in domestic transport	1313	0	0	0	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	2	161	143	0	0	0	0
Liability insurance of issuers of certificates	1315	0	0	0	0	0	0	0
Liability insurance related to real estate management	1316	0	0	6,27	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	1.382	6.248,44	9.945,03	0	0	2	753
Liability insurance related to tourist activities	1318	46	980,39	1.660,38	0	0	3	3
Other professional liability insurance	1388	250	5.226,00	8.553,00	6	171	11	303
Other general insurance of liability	1399	162	11.292,90	13.335,21	8	275	34	8.040,00
CLASS 14 - Credit insurance	14	0	0	0	0	0	0	0
Insurance of credits and loans granted to natural persons	1401	0	0	0	0	0	0	0
Insurance of credits and loans granted to legal entities	1402	0	0	0	0	0	0	0
Insurance of receivables related to financial leasing	1403	0	0	0	0	0	0	0
Other credit insurance	1499	0	0	0	0	0	0	0
CLASS 15 - Suretyship insurance	15	74	171	365	0	0	6	2.371
Insurance of guarantees for TIR carnets	1501	73	168,99	319,65	0	0	6	2.371,00
Other shuretyship insurance	1599	1	2	45	0	0	0	0
CLASS 16 - Miscellaneous financial loss insurance	16	558	13.130	18.490	11	5	1	55
Lost income insurance, caused by fire and other natural forces	1601	546	12.239,26	16.007,87	0	0	1	55
Lost income insurance caused by an inability to perform work activities	1602	0	0	0	0	0	0	0
Insurance against fraudulent purchase of foreign currencies	1603	4	73,26	19,07	11	5	0	0
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	8	817,37	2.463,29	0	0	0	0
CLASS 17 - Legal expenses insurance	17	0	0	0	0	0	0	0
Expenses for legal aid and litigation	1701	0	0	0	0	0	0	0
Other legal expenses insurance	1799	0	0	0	0	0	0	0
CLASS 18 - Tourist assistance insurance	18	63.410	35.026	41.317	715	11.095	634	19.076
Travel insurance	1801	62.286	33.941,29	39.274,03	642	10.627,04	618	18.825,09
Travel insurance for foreigners, while traveling or temporary residence in R. Macedonia	1802	55	81	132	1	61	0	0

Insurance against cancellation of travel tours	1803	511	246	380	7	95	6	151
Other tourist assistance insurance	1899	558	757,75	1.531,10	65	311,81	10	100
TOTAL	0000	262.321	1.967.888	3.449.435	13.897	756.498	17.787	2.239.463